some return, and all who do not, seek a home in the West; and many do not find a resting-place until they have gone 3,000 miles into what is called the Far West, and that which stops them chiefly is having expended their means. This is not the sort of emigration which I can advise any of you to make. But you will ask, where is the place you recommend us to go to? My answer is, to one to which there is a longer voyage, averaging 120 days instead of 50, that is a little more than double the length of voyage; but over a much smoother and warmer sea, but where there is no necessity to seek a far west. I speak of New Zealand; to the new towns of Wellington, Nelson, New Plymouth, and Petre. There you will find work on the sea-shores, there you will find employment of your capital—work for your people, and all upon very different terms to any thing of which you know in England. There is no excise to confine you to the size of either brick or tile—there is no heavy duty upon the finest red deal for building purposes—there is no reason to economize in size on account of its price; the hills are covered with it, and those who are cultivating the land, if they cannot get rid of it otherwise, are obliged to burn it; all buildings which you may make there may be done in a much more solid manner than in England; the walls may be much thicker, the flooring and roofs stronger, and all at a less cost than at home. Invest your capital in buildings there, and they will last double the time which those do which have been built at home; and as these towns increase and become more populous, the value of the ground they stand on, and the buildings you may erect there, will increase in value. I wish I could hold out to you a hope that many could go there, but this cannot be; I advise none to go but the young, either just married, or who are willing to marry for the purpose. To young people, desirous of settling, it affords a probable opportunity of establishing themselves well; well, then, the number is prescribed by age, not that I point out to any very particular age, but I would not recommend a man to go who is more than 26 or 28 years old, and whose wife exceeds 25. Young children are bad travellers at sea. Infants at the breast are the best, but I recommend none with a swarm of little ones to think of adopting my scheme; indeed, those to whom it will prove most beneficial will be steady young people who are desirous to marry, but who dare not on account of the bad times. Again, I am talking to those who can muster between them at least 1,000*l.*; this again limits the number; then to go without sufficient knowledge in their respective lines would be a great folly; neither do I recommend any young pair of persons to go singly; my recommendation is addressed to ten pair of such young people, to go together for mutual co-operation and assistance to each other, and with such complete knowledge of each other, that I recommend a union that none should be admitted into the society unless with the consent, indeed the approbation, of all the rest; and then each must be able to put five pair of young people like themselves starting into life of industrous, sober, moral workpeople, healthy, and of sterling character, great pains being taken that there is not a drunkard or a bad woman amongst them. Four months' voyage together in the same ship will form intimate friendships, and all will go on in life with the harmony of one great family; mutual forbearance towards each other should be impressed upon all; if such conduct is pursued, with books and moral amusements, the voyage will be a pleasant time. There must be a a surgeon on board, if possible, a young married man with his wife; a schoolmaster also, a married man and his wife; if amongst the workpeople any cannot read and write, they should be taught during the voyage, and those who can should be taught accounts and mathematics. This will give them great advantages as workmen; the women also should be taught to read and write; they should be divided in messes of five pair each, or ten persons; to these a reader should be appointed to read whilst the rest worked. The women should be all taught to cook; we will say two women per day, with the ship's cook. Sunday should be strictly kept, and divine service performed by the best reader or schoolmaster. Now, you will ask, who, after the society is formed, is to find the ship and put all this into practice, and how is the £1,000 to be employed? Well, then, you must know that there has been an association or company formed in London, of which Mr. Somes, the greatest shipowner in the world, is the Governor, and the Honourable Francis Baring, the son of Lord Ashburton, whom I have before named to you, is the Sub-Governor, and other gentlemen of great respectability. Sir John Pirie, the Lord Mayor of London, is one, and Alderman Thompson, the member for Westmoreland, is another. But without going into farther particulars as to their names, I must tell you that the Queen has granted them a charter, so that they are a corporation: and in New Zealand, for every 5*s.* of their expenditure, they have an acre of land, and this they sell out to persons who wish to emigrate and settle at New Zealand, which is the finest climate in the world. But the Queen most wisely has bound them to expend three-fourths of all for what they sell the land in paying for the passage of working hands. Now, if they did not sell the land there would be no means of sending working or labouring people; that you will perceive. It is to carry into execution a principle of combining land, and labour, and capital together. It is on this account that I am obliged to limit my advice in the first instance to young pairs having 1,000*l.*, and to young people in a line of life who can find young working hands willing to go with them. The land is there without people,—it is there useless. Suppose that a number of only capitalists were to go out there, what would there money do without labour? Nothing at all; they might stand on the beach and count their money; and let it be in any quantity, and it, like the land, would be useless. Well, now suppose, instead of the capitalists, the labourers were to go alone, what could they do, without farmers with money to pay them for cultivating the land,—without ship-builders to pay labouring shipwrights to build ships,—without shipowners to pay sailors for navigating them? But to come more particularly to brick and tile-makers, and journeyman bricklayers, and journeymen carpenters and joiners, &c., why they might stand on the beach and starve, unless there were master bricklayers, and master tilers, and master carpenters, &c., possessed of capital to set them to work and pay them for their labour; and thus you will perceive that it is to combine land, labour, and capital together, that I am recommending you to form this society; and that each of you must lay out a part of your 1,000*l.* in buying a section of land. This will cost you 300*l.*, but will entitle you on arrival to an acre of land in the town; to a suburban section a little way out of town of fifty acres; and to a farm beyond these suburban sections. You will arrive in a very superior condition to what the first settlers did. The towns are already marked out; many houses are run up with wood, thatched with straw, and the settlers already there, many of whom are people of property, and, as fast as they can find labourers, converting them into brick and tile dwellings. You and your workmen will, the day after your arrival, fall at once into this sort of work. But it is to be expected, that amongst you there will be a brickmaker. He will form a brick-kiln, for there is plenty of clay upon which he can go to work. There will be amongst you a lime-burner. He will make a lime-kiln, for there is plenty of lime. There will be a tile-maker; he will build a tile-kiln; and so on with all the rest. You must do all this before you begin even to think of using your own land, except your town acre, that, perhaps, will come into immediate use. On it you may build your own house. At first you must hire lodgings, which are not very cheap. You must pay for your passage out. This will be 50*l.* for yourselves; a child at the breast, I believe, nothing; but, if older, some trifle per head. I do not recommend you to go if you have many of them; then I calculate that you may land with 600*l.* This will soon establish you. You will carry out with you garden seeds; you and all your labourers should, within the week of your arrival, dig a part of your town acre, and form kitchen gardens. Early attention to this you will find of great importance; indeed, I think you will do well to give to every pair of labourers who go out the use of a garden, rent free for two years, with permission to build a cottage on it, under an agreement to be paid for at the expiration of five years, provided he built it agreeable to your directions and plans. Suppose he worked four days a week for you, and two for himself, your acre would soon be covered with brick and mortar.

"I must tell you that at each of these towns the Company have an agent, who will give you his advice and be your friend in telling what is best for you to do. This, I can tell you, is an immense advantage, and one which is not to be obtained by spontaneous emigration. Go to America, go to Canada, go to New Brunswick, no such person greets you, welcomes your arrival, and points out to you where and in what way you can best employ your capital. But some may say, but why should I, a builder, who mean to reside in town, buy land? The answer to this is, that it is only another name for paying for the passage of your labourers; for the Company will take them out scot free, and then, although it is locking up 300*l.* for a while, the town acre may, or may not, turn out worth the money; but, at any rate, if your land lays idle for awhile, say two or three years before you can let it, it will increase in value as the colony prospers, and most likely prove a nest-egg of no small value for your family. Respecting tools, &c., to take out with you, I recommend, for the service of the community of ten masters, a pair of very high wheels for a timber whim; the axle-tree and pole you will make for yourselves at any time; but a useful pair of wheels you will not find in the colony, or the means of making them. I would also take four pairs of smaller wheels for hand whims. You should have a smith amongst you; he should carry out his anvil and bellows, and all his tools. The workmen of every kind should carry out their respective tools of their different trades. I am ignorant whether—after having paid the Company for the section of land and the passage money—whether the Company will receive the remaining balance of £600, and give you an order to receive it on arrival; but if this could be done it would be much the best way; it would put you on even terms, and none could creep into your little society without the means of thriving afterwards. There must not be a drone amongst you; it must be a community of working bees.

"You will have to apply to the Company's agent in your town, and you must write to their secretary in London, John Ward, Esq., New Zealand House, and a ship will be immediately chartered by the Company, that is, hired, under certain conditions, for your passage.

"The hive will consist of ten masters and their wives, for whom passage-money must be paid.

There are	20 people
Each to take out a servant girl of good character	10
For whom the Company will pay the passage.	
A surgeon and his wife	2
Their servant girl	1
A school master and his wife ..	2
Their servant girl	1
50 pair of working hands and their wives	100
	136

"Hoping that all may succeed who go, I subscribe myself, as I sincerely am,

"YOUR WELL-WISHER.

"P.S.—Glass is an article which must be taken from England; you will do well to carry a quantity out with you."

BUILDING SOCIETIES.

THE rapid formation of societies of this kind sufficiently proves that the enactments encouraging them (6 & 7 Will. 4, cap. 32) were well devised. To use the words of the statute: "Building Societies, established principally amongst the industrious classes, for the purpose of raising, by small periodical subscriptions, a fund to assist the members thereof in obtaining a small freehold or leasehold property," can hardly fail to be popular. The view taken by the legislature is clear and satisfactory, but the modes in which the Act is made to operate are various and intricate. The desire to possess property, and particularly that species which bears the endearing title of a HOME, independently of the threatenings or warnings of a landlord, is inherent and commendable. The paramount aim of the members of these societies should be to arrive at

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